

In re:  
Michelle Y. Gillyard  
Debtor

Case No. 24-12230-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Nov 07, 2024

Form ID: pdf900

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2024:**

Recip ID	Recipient Name and Address
db	+ Michelle Y. Gillyard, 147 Fern Street, Philadelphia, PA 19120-1954
14902103	+ Dan's Auto Sales Inc., 6450 Harbison Avenue, Philadelphia, PA 19149-3036
14902106	PECO-Payment Processing, PO Box 37629, Philadelphia, PA 19101-0629
14909191	+ PENNSYLVANIA HOUSING FINANCE AGENCY, C/O Denise Carlon, Esq. 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14902108	Philadelphia Gas Works, PO Box 11700, Newark, NJ 07101-4700
14902112	+ US Bank National Association, 111 East Wacker Drive, Suite 3000, Chicago, IL 60601-4803
14902113	+ US Bank National Association, c/o PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 07 2024 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14902098	Email/PDF: resurgentbknotifications@resurgent.com	Nov 07 2024 23:56:04	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14926499	Email/Text: megan.harper@phila.gov	Nov 07 2024 23:51:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 191021595
14902100	Email/Text: megan.harper@phila.gov	Nov 07 2024 23:51:00	City of Philadelphia, C/O Law Department, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102
14902099	Email/Text: megan.harper@phila.gov	Nov 07 2024 23:51:00	City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14902101	Email/Text: megan.harper@phila.gov	Nov 07 2024 23:51:00	City of Philadelphia, c/o Law Department, 1515 Arch Street, 14th Floor, Philadelphia, PA 19107
14902102	+ Email/Text: convergent@ebn.phinsolutions.com	Nov 07 2024 23:51:40	Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
14902104	Email/Text: mrdiscen@discover.com	Nov 07 2024 23:51:00	Discover Bank, P.O. Box 8003, Hilliard, OH 43026
14902105	^ MEBN	Nov 07 2024 23:49:23	KML Law Group, PC, Suite 5000-Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
14902107	+ Email/Text: blegal@phfa.org	Nov 07 2024 23:51:00	Pennsylvania Housing Finance Agency, 211 North

District/off: 0313-2

Date Rcvd: Nov 07, 2024

User: admin

Form ID: pdf900

Page 2 of 2

Total Noticed: 22

Front Street, Harrisburg, PA 17101-1406

14902109	^ MEBN	Nov 07 2024 23:49:18	Philadelphia Gas Works, ATTN: Bankruptcy Department 3F, 800 West Montgomery Avenue, Philadelphia, PA 19122-2898
14902110	Email/Text: signed.order@pfwattorneys.com	Nov 07 2024 23:51:00	Pressler and Presler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14902111	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 08 2024 00:20:00	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14902114	Email/Text: megan.harper@phila.gov	Nov 07 2024 23:51:00	Water Revenue Bureau, Philadelphia Department of Revenue, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MICHAEL D. SAYLES	on behalf of Debtor Michelle Y. Gillyard midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Michelle Gilyard : Chapter 13  
:   
Debtor : Bankruptcy. No. 24-12230\PM

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Ken West, Standing Trustee ("the Trustee"), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Any wage orders previously entered are **VACATED**.
3. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not vest in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall vest pursuant to 11 U.S.C. §349(b)(3).
4. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within fourteen (14) days of the entry of this Order.
5. **Promptly after the expiration of the response period for any application authorized by Paragraph 4 above, Counsel for the Debtor shall file either:**
  - (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed; or
  - (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
6. If no Certification, as required above in Paragraph 5 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)' Counsel's have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).



Date: **November 7, 2024**

**PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE**